

Amendments to the Specification

Please accept amendments to page 5, line 16 to page 6, line 6, as follows:

Conversion system 18 converts the scanned character data 16 (in a non-MICR format) into a MICR format character data 24. Specifically, the MICR format character data 24 has the equivalent spatial resolution and density as if captured by an actual multigap MICR read head. To achieve this, conversion system 18 comprises a scaling system 20, and a black and white format system 22. Scaling system 20 scales the resolution of the scanned character data to approximately 0.33 millimeters/pixel in the horizontal dimension and 0.43 millimeters/pixel in the vertical dimension. Scaling system 20 may utilize one or more techniques for changing the resolution (and therefore the size) of an image. Scaling techniques are well known in the art, and include, for example, U.S. Patent Application Serial Number _____, entitled "IMAGE SIZE REDUCTION METHOD AND SYSTEM," filed on January 31, 2002 by Prakash, which is hereby incorporated by reference.